

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

	Case No. 05-75540
Jeffrey Howard	: xxx-xx-6012
Deborah Howard	: xxx-xx-7870
Debtor(s)	: Proceedings under Chapter 13

CHAPTER 13 PLAN

1. Such portions of the future earnings and other income of the debtor(s), or property of the debtor(s), as is necessary for the execution of the Plan, will be submitted to the control of the Trustee. The debtor(s) will pay to the Trustee the sum of **\$1,500.00 monthly** for approximately **36** months.
2. From these funds so received, the Trustee will first make payment of administrative expenses and attorney fees and then the payments required by 11 U.S.C. §1326 and any claim entitled to priority under 11 U.S.C. §507, pro rata with secured claims.
3. Secured creditors will retain their liens and will be paid in full to the extent to the value of their collateral, which is property of the estate pursuant to Section 506, and to the extent that their claims are in excess of the collateral value, they will be treated as unsecured. Rejecting secured creditors will be allowed a discount factor of 7% or the contract rate, whichever is lower, or as otherwise stipulated. Creditors holding security other than consensual mortgage liens who fail to file a Proof of Claim within the time set forth in Rule of Bankruptcy Procedure 3002(c) shall cancel their lien of record at the time of the debtor's(s') discharge.
4. All unsecured claims will be paid **11** percent.
5. The following co-signed claims will be paid 100% of their claim and the contract rate of interest with the secured creditors:
None
6. The following executory contracts of the debtor(s) are rejected:
None
7. The following creditors shall be paid directly by the debtor(s) with arrears and/or other fees, if any, to be paid inside the plan:
None
8. The following creditors shall be paid their regular monthly installment payment conducted through the Trustee beginning with the first payment due after filing of the

Petition and arrears and/or other fees, if any, which exist at the time of filing inside the plan over a reasonable period of time. The Trustee shall be notified of any escrow analysis or other adjustments to the regular monthly payments:

Countrywide Home Loans \$920.44/mo. 2 mo. in arrears

9. Title to the debtor's(s') property shall vest in the debtor(s) upon confirmation of the plan.
10. Other provisions: **Upon demand, any security deposits required for utilities shall be paid through the Chapter 13 plan as an administrative priority claim. The second mortgage with Countrywide Home Loans shall be paid as unsecured.**

/s/ Jeffrey Howard

Jeffrey Howard, Debtor

/s/ Deborah Howard

Deborah Howard, Joint Debtor

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 05-75540

User: schwartzj
Form ID: pdf13

Page 1 of 1
Total Served: 24

Date Rcvd: Nov 15, 2005

The following entities were served by first class mail on Nov 17, 2005.

db	+Jeffrey Francis Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769
jdb	+Deborah Sue Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769
aty	+Samuel L Calig, 854 E Broad St, Columbus, OH 43205-1110
tr	+Frank M Pees, 130 East Wilson Bridge Road, Suite 200, Worthington, OH 43085-2391
ust	+Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
9558850	+CAPITAL ONE BANK, C/O TSYS DEBT MGMT, PO BOX 5155, NORCROSS, GA 30091-5155
9389931	Capital One, P.O. Box 790216, Saint Louis, MO 63179-0216
9389932	+Citifinancial, P.O. Box 6931, The Lakes, NV 88901-6931
9389933	Countrywide Home Loans, P.O. Box 660694, Dallas, TX 75266-0694
9389934	+Fingerhut, 11 McLeland Road, Saint Cloud, MN 56395-0001
9389935	+Guardian Finace, 6035 E. Main St., Columbus, OH 43213-3356
9389936	+Household Finance, P.O. Box 4153-K, Carol Stream, IL 60197-8153
9389937	JC Penney, P.O. Box 960001, Orlando, FL 32896-0001
9560667	JS & Associates Appraisal Services, LLC, P.O. Box 360713, Columbus, OH 43236-0713
9389938	King Size, P.O. Box 659728, San Antonio, TX 78265-9728
9389939	Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728
9389940	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
9389941	+Meijers, P.O. Box 960013, Orlando, FL 32896-0013
9389942	Romans, P.O. Box 659728, San Antonio, TX 78265-9728
9389943	Sears, P.O. Box 182149, Columbus, OH 43218-2149
9389944	+Seventh, P.O. Box 2804, Monroe, WI 53566-8004
9389945	U.S. Bank, P.O. Box 790167, Saint Louis, MO 63179-0167
9389946	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
9389947	+Wells Fargo, P.O. Box 98784, Las Vegas, NV 89193-8784

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* JS & Associates Appraisal Services, LLC, P.O. Box 360713, Columbus, OH 43236-0713
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2005

Signature: _____

